

# State Consumer Relief Information

## Connecticut, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$1,741,413	22	\$79,155	\$48,854,319	412	\$118,578	\$6,264,837	72	\$87,012	\$36,394,533	364	\$99,985	\$8,065,501	103	\$78,306	\$101,320,603	973	\$104,132
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>	\$118,192	1	\$118,192	\$3,076,678	62	\$49,624	\$3,975,983	89	\$44,674	\$4,138,614	67	\$61,770	\$1,002,604	38	\$26,384	\$12,312,071	257	\$47,907
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$230,800	6	\$38,467	\$1,187,026	20	\$59,351	\$1,485,952	61	\$24,360	\$1,386,292	29	\$47,803	\$284,012	17	\$16,707	\$4,574,082	133	\$34,392
Completed 2nd Lien Extinguishments <sup>4</sup>	\$1,467,955	28	\$52,427	\$91,586,153	1,551	\$59,050	\$23,409,026	318	\$73,613	\$29,548,962	342	\$86,400	\$25,588,781	291	\$87,934	\$171,600,877	2,530	\$67,826
Short Sales Completed/ Deficiency Forgiven <sup>5</sup>	\$2,618,421	26	\$100,709	\$65,534,009	674	\$97,231	\$3,116,681	45	\$69,260	\$33,434,887	320	\$104,484	\$12,505,153	156	\$80,161	\$117,209,151	1,221	\$95,994
Deeds in Lieu Completed/ Deficiency Forgiven <sup>6</sup>																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$1,381,330	177	\$7,804	\$28,882	2	\$14,441	\$2,381,437	109	\$21,848	\$101,000	33	\$3,061	\$3,892,649	321	\$12,127
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$8,500	1	\$8,500	\$300,297	27	\$11,122	\$44,188	8	\$5,524	\$352,985	36	\$9,805
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>	\$866,725	8	\$108,341										\$5,789,508	64	\$90,461	\$6,656,233	72	\$92,448
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$112,878	1	\$112,878							\$112,878	1	\$112,878
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>													\$167,653	1	\$167,653	\$167,653	1	\$167,653
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$1,632,837	17	\$96,049	\$9,765,901	249	\$39,220	\$5,220,932	154	\$33,902	\$2,528,742	57	\$44,364	\$10,983,093	238	\$46,147	\$30,131,504	715	\$42,142
Total Consumer Relief	\$8,676,343	108	\$80,337	\$221,385,416	3,145	\$70,393	\$43,623,671	743	\$58,713	\$110,113,764	1,315	\$83,737	\$64,531,493	949	\$67,999	\$448,330,686	6,260	\$71,618
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$317,196	4	\$79,299	\$76,564,377	620	\$123,491	\$5,829,678	74	\$78,779	\$49,963,692	501	\$99,728	\$16,419,239	199	\$82,509	\$149,094,182	1,398	\$106,648
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$317,196	3	\$105,732	\$66,859,806	545	\$122,679	\$6,220,639	81	\$76,798	\$44,658,576	472	\$94,616	\$10,684,694	123	\$86,867	\$128,740,911	1,224	\$105,180
TOTAL CONSUMER RELIEF - ALL SERVICERS \$448,330,686																		

NOTES:  
• Any differences in adding are due to rounding.

DEFINITIONS:

- <sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- <sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- <sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.
- <sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- <sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
- <sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
- <sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- <sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- <sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- <sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.
- <sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.
- <sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- <sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- <sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Others/ Approvals*	\$417,975	23		\$244,047	596		\$235,029	282		\$237,760	69		\$225,934	560		\$238,086	1,530	
Refinances Completed	\$456,551	17	2.68%	\$249,812	249	2.00%	\$207,632	154	2.08%	\$241,515	57	2.34%	\$233,280	238	2.52%	\$239,478	715	2.24%

\* Refinance Solicitations/Others/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.  
<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.